

# **TOWN OF DAVIE**

## **TOWN COUNCIL AGENDA REPORT**

**TO:** Mayor and Councilmembers

**FROM/PHONE:** Christopher J. Kovaness, Interim Town Administrator

**PREPARED BY:** Russell C. Muniz, CMC, Town Clerk

**SUBJECT:** Resolution

**AFFECTED DISTRICT:** Townwide

**TITLE OF AGENDA ITEM:** A RESOLUTION OF THE TOWN OF DAVIE, FLORIDA URGING THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES TO INVESTIGATE THE INABILITY OF AGRICULTURAL LANDOWNERS TO OBTAIN INSURANCE COVERAGE ON THEIR RESIDENCES AND PROVIDING FOR AN EFFECTIVE DATE.

**REPORT IN BRIEF:** Agricultural landowners are increasingly discovering that they are unable to acquire homeowner's insurance for their main residences on these properties. At this time agricultural landowners in Davie are at a crossroads, the Town encourages them to maintain their present lifestyle, but they are coming under increasing pressure by the surge of development. Threatening their existence further is the fact that insurance companies including the Citizen's Property & Casualty Insurance Corporation, the state insurance pool, will not write policies for agricultural properties. On behalf of the farmers within the Town, this resolution requests that an investigation by the Florida Department of Financial Services be conducted to examine the practices of insurance companies writing policies in Florida.

**PREVIOUS ACTIONS:** N/A

**CONCURRENCES:** N/A

**FISCAL IMPACT:** N/A

Has request been budgeted?

If yes, expected cost: \$

Account Name:

If no, amount needed: \$

What account will funds be appropriated from:

Additional Comments:

**RECOMMENDATION(S):** Motion to approve resolution.

**Attachment(s):** N/A

RESOLUTION \_\_\_\_\_

A RESOLUTION OF THE TOWN OF DAVIE, FLORIDA URGING THE FLORIDA DEPARTMENT OF FINANCIAL SERVICES TO INVESTIGATE THE INABILITY OF AGRICULTURAL LANDOWNERS TO OBTAIN INSURANCE COVERAGE ON THEIR RESIDENCES AND PROVIDING FOR AN EFFECTIVE DATE.

WHEREAS, the Town of Davie has worked diligently to maintain the rural lifestyle enjoyed by its residents and has encouraged that lifestyle by preserving open space, and developing an extensive trail system; and

WHEREAS, farms within the Town of Davie as small as 1 acre and as large as 40 acres offer horse boarding, training and trail riding, and a variety of nurseries; and

WHEREAS, at the present time there exists an inability of our agricultural landowners to obtain insurance coverage on their residences since no companies are writing coverage in our area; and

WHEREAS, even the Citizens Property & Casualty Insurance Corporation, the state insurance pool of last resort, is neglecting to write policies for Davie agricultural landowners because an agricultural business is being conducted on the property; and

WHEREAS, the Town of Davie respectfully requests that an investigation into the policy decisions made by insurance companies, with respect to agricultural landowners who maintain their residences on their property, be conducted by the Florida Department of Financial Services so that the lifetime investments made by this segment of our community is not lost.

NOW THEREFORE BE IT RESOLVED BY THE TOWN COUNCIL OF THE TOWN OF DAVIE, FLORIDA:

SECTION 1. The Town Council of the Town of Davie, Florida, hereby urges the Florida Department of Financial Services to investigate this matter so that the lifetime investments of agricultural landowners are not lost.

SECTION 2. The Town Clerk is directed to send a copy of this executed resolution to Tom Gallagher, Chief Financial Officer of the Florida Department of Financial Services.

SECTION 3. This resolution shall take effect immediately upon its passage and adoption.

PASSED AND ADOPTED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2005.

\_\_\_\_\_  
MAYOR/COUNCILMEMBER

ATTEST:

\_\_\_\_\_  
TOWN CLERK

APPROVED THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, 2005.